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## UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

## Caption in Compliance with D.N.J. LBR 9004-1(b)

Robertson, Anschutz, Schneid, Crane & Partners, PLLC

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CORY F. WOERNER (296702019)

In Re:

Barbara Lorraine Goonetilleke aka Barbara Boley

aka Barbara Goonetilleke aka Barbara I Goonetilleke,

Debtor.

Order Filed on May 6, 2025 by Clerk **U.S. Bankruptcy Court District of New Jersey** 

22-10131-MEH Case No.:

Chapter: 13

Hearing Date: April 16, 2025

Judge: Mark Edward Hall

## ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF FROM THE **AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby ORDERED.

**DATED: May 6, 2025** 

Honorable Mark E. Hall United States Bankruptcy Judge

Max

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THIS MATTER having come before the Court on the Creditor's Motion for Relief from the Automatic Stay of U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST ("Secured Creditor") by and through its counsel, Robertson, Anschutz, Schneid, Crane & Partners, PLLC, as to the real property commonly known as 18 Route 33 West, Freehold, NJ 07728 (the "Subject Property"), and Edward Hanratty, Esquire representing Barbara Lorraine Goonetilleke ("Debtor(s)"), and for good cause it is ORDERED that Secured Creditor's Motion for Relief from the Automatic Stay is resolved, subject to the following conditions:

- 1. Status of post-petition arrearages:
  - The Debtor has brought the account current subsequent to the filing of the Motion for Relief from Stay filed on February 14, 2025.

Funds Held In Suspense \$(150.73).

- 2. Debtor must cure all post-petition arrearages, as follows:
  - Beginning on May 1, 2025, regular monthly mortgage payments shall continue to be made in the amount of \$2,049.27, or in such other amount as required pursuant to a notice of mortgage payment change.
  - 3. Payments to the Secured Creditor shall be made to the following address(es):
    - Regular monthly payment: Selene Finance, LP

      Attn: BK Dept

      3501 Olympus Boulevard

Dallas Texas 75019

- 4. In the event of Default:
- Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment or Trustee payments should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

- In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.
- This order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.
  - 5. Award of Attorneys' Fees:
    - The Applicant is awarded attorney fees of \$525.00 and costs of \$199.00.

The fees and costs are payable:

■ Through the Chapter 13 plan.